SAVINGS ACCOUNTS

WE PAY

Richmond are now to be seen fine herds of cow calves that are in time to become the milkers on those farms. Yes, dairy cattle are very high and hard to get. That is true, and it is also true that pretty much everything else required on the dairy farm is high as compared with the figures of a few years ago. As is well known, all things pertaining to good living have been greatly advanced in cost within the past few years. The dairyman has suffered along these lines like other people. One of them has shown me the figures as compared with seven years ago. In that time abor has advanced 100 per cent., feed 125 per cent, cattle 30 per cent, and yet it is a fact that the dairymen have advanced the price of milk to Richmond consumers less than 25 per cent. And in the meantime, of their own volition and under the stress of stringent law, and in some cases rather drastic and exceedingly irritating methods of executing that law, they have been spending big money to improve the quality of the milk and to insure its absolute purity. Milk cannot be said to be too high in Richmond.

Public and Private Inspection.

the laws, both State and ras the milk supply of Richmond are are the milk supply of Richmond are as the milk supply of Richmond processed and a market in this unless his cattle, his barns, his incry, his hired help and every generalning to the business meet the sanitary requirements. Strict the sanitary requirements and than, too, the big city dairies, which buy the legal than the said that no city in the United States is supplied with purer milk than Rich sir from the large majority of the supplied with purer milk than Rich soft the sanitary prequirement of the sanitary requirements in the country. Both plants have very stringent laws heir own and a private inspection is perhaps more particular than of the Health Department of the government, and equally as ingent about it, and so if the sin the six of the six of the six of the sanitary prequiring and investigation.

But as to these milk farms. I have said that no city in the United States is supplied with purer milk than Rich and investigation is reached after the sanitary prequiring and cincinnation or somewhere else?

Personal Investigation.

But as to these milk farms. I have said that no city in the United States is supplied with purer milk than Rich and investigation is reached after city and a present and investigation is reached after city and a large number of the gavenment, and equally as ingent and a large number of the sample of the support of the support of the support of the support of the country farms around the city and a large number of the support of the support of the support of the country farms around the city and a large number of the support of the supp



For Sale F. W. Dabney & Co.,

301 EAST BROAD ST.

that is, the dairy farmer who sells his product direct to the consumers, except that he does his own bottling and own wagon delivering to consumers and his own collecting, and he is held accountable to the State and city authorities as are the wholesalers and the city dairy man.

There are around Richmond eighty two dairy farms that sell by wholesale to the city dairies. There are thirteen dairy farms that sell by wholesale to the city dairies. There are thirteen dairy farms who are retailers. There are the city dairies in the city dairies in the city dairies in the constant use of the washington Ward (Manchester), and there are ten dairy farms along the lines of raliway that furnish Richmond hotels, restaurants, ice cream salonas, etc., simply with cream. Thus it will be seen that it takes lio dairy farms of one size and another to keep Richmond supplied with milk and cream. What a pity it is that there are not 110 more to keep Richmond supplied with butter, and even cheese, and thus keep a couple of million dollars of good money at home every year that

me that has been made, be it

ists. These very important prelimina-ries being completed the corporation bought the splendid lot at Ryland and Franklin Streets.

A committee was appointed by the stockholders to submit plans, etc. This committee visited New York and

nine-tenths completed and will there-fore be ready on time, and renters can take possession of their fashionable and comfortable quarters September

after the stock has advanced and you car lines and but two from the Broad

National Bank, it being much mor

ing a kitchen, a servants' room, a dining room, a parlor and two bed rooms. To these are added a bath room and a pantry, really making eight rooms to each apartment, and in addition still there are closets in each room. Then come six three-room apartments for smaller families and to each of these there is a private bath room. Then six two-room apartments, each having a private bathroom, and lastly seven one-room apartments, each having a private bathroom, and lastly seven one-room apartments for backlors, and to each of these is attached a bath room. In all there are 151 rooms exclusive of bath rooms, closets, etc., and all on the seven floors above the basement.

In the Basement.

In the Basement.

In the Basement there is a magnificent each, which will be under the best of management, where occupants of the house, bachelors and others who do not wish to do their own cook and Monroe Strets to Jacobs & Levy, for

with prospects most flattering for many more. . Judging by the number

cores that to come and Released content and capital have not been slow in capital have not been slow in capital have not been slow in company with content of the content o

The independent man is the man with money at his command. Thrift is the outcome of denial. Foresight has payed the way for many an extraordinary opportunity. Be an optimist—see the advantage of saving a little now and then. Realize the infirmities of old age, and how to overcome them.

We pay 3 per cent. on all savings accounts.

UNION BANK OF RICHMOND,

1107 East Main Street,

The Oldest Strongest and Safest Savings Bank in the South.

A New York Curb Stock A Standard Issue Is Scheduled Immediately For a

25 Point Move You can have this information if you agree to send \$15 for one month's subscription to our information bureau AFTER you get the information and find it is what we promise-that is to say,

Wall Street Information Bureau Established 1895.

KNOW we have made good.

20 Broad Street, New York.

Southern Kallway

TRAINS LEAVE RICHMOND.
N.B.—Following schedule figures published as information and not guaranteed;
as information and not guaranteed;
as information and not guaranteed;
10:46 A. M.—Daily—Lord Ch. Joite.
10:46 A. M.—Daily—Limited—For all points
South. Folliman and Jule—Kepeville Local,
11:45 P. M.—Daily—Limited, 10rt all points
South. Polliman and Jule—Kepeville Local,
11:45 P. M.—Daily—Limited, 10rt all points
South. Promited of the control of the

Chesapeake & Ohio Railway OLD DOMINION LINE

**Daily except Sunday.

**Nuclimund And Chibsapeake Bay RAILWAY Company.

Schedule of electric trains to and from Ashland, stopping at internedictic stations upon signal. Ly. Richmond (Broad and Laurel Sis.): 6.050, 7.110, 5.100, 4.10, 5.11, 6.10, 7.110, 5.10, 1.110, 7.10, 5.100, 1.11, 7.10, 5.100, 5.11, 7.10, 5.100, 5.11, 7.10, 5.100, 5.11, 7.10, 5.10

Money at 5% Simple Interest Per Year. Now Stop Paying Rent

YOU DO NOT HAVE TO OWN REAL ESTATE, OR EVEN A LOT,

IN ORDER TO SECURE A LOAN.

Let us explain our plan, and how you can in a short time be your own landlord, or how you can lift that mortgage on which you are paying an exorbitant rate of interest. If it is not convenient to call, we can handle your business by

mail.
INVEST YOUR MONEY WITH US. WE GUARANTEE 12 PER
CENT. PER ANNUM FOR THE AVERAGE TIME UPON THE TOTAL
AMOUNT PAID IN AT MATURITY OF CONTRACT.
THE CAPITAL SECURITY COMPANY, Home Life Building, Washington, D. C.

Write or see NOONAN & BIRD State Agents, 502-3 National Bank of Commerce Building, Virginia. ANDERSON REAL ESTATE LAW

CO., Resident Agents, Virginia.

Branch Cabell & Co.

Railroads.

Richmond, Fredericksb'g & Potomac R. R. TO AND FROM WASHINGTON AND BEYOND.

ACCOMMODATION TRAINS-WEEKDAYS.

Atlantic Coast Line

Richmond and Petersburg Electric Railway Capital, - - - - \$400,000

A. M., 12:35, *1:35, 2:35, 3:35, *1:35, 5:35, 6:35, *7:35, 8

Southern Railway Norfolk and Western Railway

Chesapeake & Ohio Railway

9:00 A. (Daily—Fast trains to Old Point,
4:00 A. (Daily—Fast trains to Old Point,
7:04 A. Daily Local to Newport News and Norfelk.

1:00 P. (Daily—Local to Old Point,
9:00 P. Daily. Local to Old Point,
9:00 P. Daily. Local to Old Point,
9:00 P. Daily. Local to Old Point,
9:00 P. Daily. St. Louis-Chicago Special,
Pullmans.

6:45 P.—Daily. "St. Louis-Chicago Special,
Pullmans.

8:30 A.—Daily —Charlottesville, Week days.
-Clifton Forge.

5:15 P.—Week days. To Lynchburg.

6:15 P.—Week days. To Lynchburg.

6:15 P.—Week days. To Lynchburg.

TRAINS ARRIVE INCHIMOND.
Local from East—II:06 A. M., 9:30 P. M.
Local from East—II:06 A. M., 9:30 A. M.,
7:50 P. M.

Through from East—II:06 A. M., 9:30 P. M.
Local from West—Tsi:06 A. M., 9:30 A. M.,
Through—Ti:00 A. M., 2:45 P. M.
James River Line—Tsi:35 A. M., 9:00 P. M.

Wellmind D. And Chesapeake Bay

Michimol Country Inchimolated Providence Inchings Inching the Country Inchings Inching In

Interest Makes **Money Grow**

Do not let your funds remain idle. They can just as well be carning more money for you. Open an account now with the Commonwealth Bank, and let your funds increase at Compound Interest. You can safely Bank with us by

4% Savings Accounts INTEREST Paid on

Commonwealth Bank 12 N. Ninth St., Richmond, Va.

You Have Papers That Require the Protection of a Safe Deposit Vault.

National State Bank

Richmond, Va.

Rents Safes as Low as \$3.00 Per Year. Ask to See Them.

Surplus and Undivided Profits, \$175,000

E. B. ADDISON, Vice-President. I. W. SINTON, Change.

J. M. CULBRETH

Consulting Accountant, Business Systematizer.

COMMERCIAL, MUNICIPAL AUDITING AND

INVESTIGATING 910 Mutual Building, Mad. 6864. Richmond, Va.

E. A. Barber, Jr. 'Phone Mad. 5321. E. A. BARBER & CO.,

Accounting, Auditing, Organizing, Systematizing.

215 Mutual Bullding, RICHMOND, VA.

Commercial Guarantee Co.

BANKERS, 28 N. Ninth. Money, a home or farm for everybody saving \$1 or more. Dividends 6 per cent. Established 24 years. Send for booklet.

Representatives wanted.

Steamboats. Baltimore Steam Packet Co.

Equipped with wireless telegraphy.
TO BALTIMORE AND THE PORTH VIA
NORFOLK AND OLD ZOINT.
Leave Richmond Bally except Lunday via
N. & W. Ry. 180 P. M. Norfolk 6:39 P. M.
C. & O. Ry. 4:60 P. M., Old Point 7:39 P. M.
O. D. S. S. Co. 7:00 P. M. (one day in Norfolk).
Va. Nav. Co. 6:30 A. M. (Mondar: Wednesday and Friday).
Tickets at all offices. For stiterooms apply to H. M. HOYKIN, Agent, 529 E. Mais

Virginia Bonded Warehouse Corp., Richmond, Va.: Please send me by mail or call and demonstrate saving you can make a firm in my line. Name

Some Wholesale Merchants

Who were suffering from high insurance rates, heavy cart-

age bills, labor and expense of handling, have been able to save from one-third to one-half of their expense just by

Address

knowing how.

write or call on you? It may fit your case. It will save you a good many thousands if it does.

and Manufacturers

Virginia Bonded

Warehouse Corp. Phone Madison 229. P. O. Box 326,

Would you like to have us